



SECTOR #8

Please type a plus sign (+) inside this box → ☐

PTO/SB/21 (08-00)
Approved for use through 10/31/2002. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

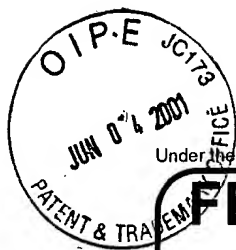
TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	09/712,743
	Filing Date	11/14/2000
	First Named Inventor	Patnode et al.
	Group Art Unit	t/b/a
	Examiner Name	t/b/a
Total Number of Pages in This Submission	Attorney Docket Number	10655.9500

ENCLOSURES (check all that apply)		
<input checked="" type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input checked="" type="checkbox"/> Fee Attached	<input checked="" type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input checked="" type="checkbox"/> Power of Attorney, Revocation Change of Correspondence	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Declaration Transmittal of Formal Drawings
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input checked="" type="checkbox"/> Response to Missing Parts/ Incomplete Application	Remarks	
<input checked="" type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Randee S. Schwartz, Reg. No. 45,085 Snell & Wilmer, LLP
Signature	
Date	May 31, 2001

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231 on this date: 5/31/2001			
Typed or printed name	Randee S. Schwartz		
Signature		Date	5/31/2001

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U. S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.



PTO/SB/17 (11-00)
Approved for use through 10/31/2002. OMB 0651-0032
Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

\$1,584.00

Complete if Known

Application Number 09/712, 743

Filing Date 11/14/2000

First Named Inventor Patnode et al.

Examiner Name t/b/a

Group Art Unit t/b/a

Attorney Docket No. 10655.9500

METHOD OF PAYMENT

1. ☒ The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit Account Number

19-2814

Deposit Account Name

Snell & Wilmer, LLP

- ☒ Charge Any Additional Fee Required Under 37 CFR §§ 1.16 and 1.17

- ☐ Applicant claims small entity status. See 37 CFR § 1.27

2. ☒ Payment Enclosed:

- ☒ Check ☐ Credit card ☐ Money Order ☐ Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Small Entity

Fee Code (\$)

Fee Description

101	710	201	355	Utility filing fee	710.00
106	320	206	160	Design filing fee	
107	490	207	245	Plant filing fee	
108	710	208	355	Reissue filing fee	
114	150	214	75	Provisional filing fee	

SUBTOTAL (1) \$710.00

2. EXTRA CLAIM FEES

Total Claims		Extra Claims		Fee from below		Fee Paid	
48	-20** =	28	X	18.00	=	504.00	
6	-3** =	3	X	80.00	=	240.00	
Multiple Dependent					=		

Large Entity Small Entity

Fee Code (\$)

Fee Description

103	18	203	9	Claims in excess of 20	
102	80	202	40	Independent claims in excess of 3	
104	270	204	135	Multiple dependent claim, if not paid	
109	80	209	40	** Reissue independent claims over original patent	
110	18	210	9	** Reissue claims in excess of 20 and over original patent	

SUBTOTAL (2) \$744.00

**or number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Small Entity

Fee Code (\$)

Fee Description

Fee Paid

105	130	205	65	Surcharge - late filing fee or oath	130.00
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non - English specification	
147	2,520	147	2,520	For filing a request for ex parte reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	390	216	195	Extension for reply within second month	
117	890	217	445	Extension for reply within third month	
118	1,390	218	695	Extension for reply within fourth month	
128	1,890	228	945	Extension for reply within fifth month	
119	310	219	155	Notice of Appeal	
120	310	220	155	Filing a brief in support of an appeal	
121	270	221	135	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive - unavoidable	
141	1,240	241	620	Petition to revive - unintentional	
142	1,240	242	620	Utility issue fee (or reissue)	
143	440	243	220	Design issue fee	
144	600	244	300	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Processing fee under 37 CFR § 1.17(q)	
126	180	126	180	Submission of Information Disclosure Statement	
581	40	581	40	Recording each patent assignment per property (times number of properties)	
146	710	246	355	Filing a submission after final rejection (37 CFR § 1.129(a))	
149	710	249	355	For each additional invention to be examined (37 CFR § 1.129(b))	
179	710	279	355	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	

Other fee (specify)

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) \$130.00

SUBMITTED BY

Name (Print/Type)

Randee S. Schwartz

Registration No.
(Attorney/Agent)

45,085

Complete (if applicable)

Telephone

602-382-6332

Signature

Date

5/31/2001

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

#5



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/712,743	11/14/2000	Roberta L. Patnode	10655.9500

CONFIRMATION NO. 9259

FORMALITIES LETTER

OC000000005948263

OC000000005948263

Randee S Schwartz
Snell & Wilmer LLP
One Arizona Center
400 E Van Buren
Phoenix, AZ 85004

Date Mailed: 04/09/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

06/06/2001 HNOHARRI 00000934 09712743

01/FC:101

610.00 00

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

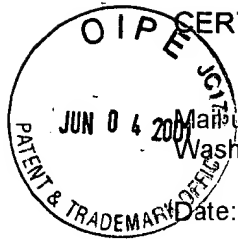
- The statutory basic filing fee is missing.
Applicant must submit \$ 710 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$868.
 - \$468 for 26 total claims over 20.
 - \$400 for 5 independent claims over 3 .
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1708.

*A copy of this notice **MUST** be returned with the reply.*

[Signature]
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2. COPY TO BE RETURNED WITH RESPONSE



CERTIFICATE OF MAILING

I certify that this document and fee is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, Box Missing Parts, Washington, D.C. 20231.

Date: May 31, 2001

Allis Brown

Signature of Person Mailing Correspondence

IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

PATENT

Inventor(s):	Patnode, et al.	Docket No.:	10655.9500
Serial No.:	09/712,743	Conf. No.:	9259
Filing Date:	November 14, 2000	Group Art No.:	To Be Assigned
		Examiner:	To Be Assigned
Title:	SYSTEMS AND METHODS FOR CREATING FINANCIAL ADVICE APPLICATIONS		

RESPONSE TO NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL
APPLICATION
FILING DATE GRANTED

Commissioner for Patents
Box Missing Parts
Washington, D.C. 20231

Honorable Commissioner:

This response to the Notice to File Missing Parts of NonProvisional Application - Filing Date Granted mailed on April 9, 2001.

Enclosed herewith for filing are the following:

A copy of the Notice to File Missing Parts of NonProvisional Application - Filing Date Granted. **(REQUIRED)**;

Declaration;

Power of Attorney; and

Transmittal of Formal Drawing Figures and 8 Formal Drawing Figures.

The actual amount due for the additional claims filed with the application differs from the amount noted in the Notice to File Missing Parts of Nonprovisional Application. The correct fee amounts are noted below:

Statutory Basic Filing Fee	\$710.00
Total Additional Claim Fees For Application:	\$744.00
\$504.00 for 28 claims over 20.	
\$240.00 for 3 independent claims over 3.	
Surcharge for late filed Declaration	\$130.00
Total completion of application fees	\$1,584.00
Total fees due	\$1,584.00

The fee of \$1,584.00 is to be paid as follows:

- X A check in the amount of the fee is enclosed.
 - X The Commissioner is hereby authorized to charge any fees which may be required, or credit any overpayment, to Deposit Account No. **19-2814**
A duplicate copy of this sheet is enclosed.
- If an additional extension of time is required, please consider this a petition therefor and charge any additional fees which may be required to Deposit Account No. **19-2814**
A duplicate copy of this sheet is enclosed.

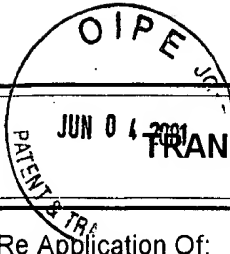


Respectfully submitted,

Randee S. Schwartz
Reg. No. 45,085

Dated: May 31, 2001

SNELL & WILMER L.L.P.
One Arizona Center
400 E. Van Buren
Phoenix, AZ 85004-2202
(602) 382-6332
Fax (602) 382-6070



#46

TRANSMITTAL OF FORMAL DRAWINGS	Docket No. 10655.9500
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In Re Application Of:
Patnode et al.

Serial No.	Filing Date	Batch No.	Examiner	Art Unit
09/712,743	11/14/2000	t/b/a	t/b/a	t/b/a

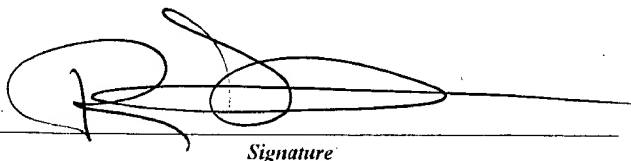
Invention: **SYSTEMS AND METHODS FOR CREATING FINANCIAL ADVICE APPLICATIONS**

Address to:
Assistant Commissioner for Patents
Washington, D.C. 20231

Transmitted herewith are:

8 sheets of formal drawing(s) for this application.

Each sheet of drawing indicates the identifying indicia suggested in 37 CFR Section 1.84(c) on the reverse side of the drawing.



Signature
Randee S. Schwartz, Reg. No. 45,085
Snell & Wilmer, LLP
One Arizona Center
400 E. Van Buren Street
Phoenix, AZ 85004-2202
(602) 382-6332
Fax - 602-382-6070

Dated: May 31, 2001

I certify that this document and attached formal drawings are being deposited on 5/31/2001 with the U.S. Postal Service as first class mail under 37 C.F.R. 1.8 and addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.

Allis Brown

Signature of Person Mailing Correspondence

Allis Brown